

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MINNESOTA

IN RE: Deward and Lisa Wilkins

Case No: 12-31880

Chapter 13

NOTICE OF CONVERSION OF CHAPTER 13 CASE TO CHAPTER 7 UNDER SECTION  
1307(a)

1. This bankruptcy case was commenced by petition filed by debtor(s) under Chapter 13 on April 2, 2012. Conversion of this case by the debtor(s) to a Chapter 7 case is allowed under § 1307(a) of the Bankruptcy Code.
2. The debtor(s) hereby file(s) this conversion and converts this case to a Chapter 7 case under § 348 and § 1307(a) of the Bankruptcy Code.
3. Attached hereto and filed herewith are new exhibits, attachments, schedules, statements and lists appropriate for a Chapter 7 case.
4. Debtor had a change in income and monthly expenses and can no longer afford the Chapter 13 payment plan.

WHEREFORE, the debtor(s) request(s) relief in accordance with Chapter 13 of the Bankruptcy Code and declare under penalty of perjury that the information provided in this conversion is true and correct.

Dated: 4/7/2015

HELLER & THYEN, P.A.

Signed: /s/ Deward Wilkins  
Debtor

/s/Lisa Wilkins  
Joint Debtor

/s/ Robert S. Thyen  
Robert S. Thyen 032288X  
Attorney for Debtor  
606 25<sup>th</sup> Avenue South, Suite 110  
St. Cloud, MN 56301  
320-654-8000

IN RE:

Case No. 12-31880Wilkins, Deward Dow & Wilkins, Lisa MarieChapter 7

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	\$ 117,300.00		
B - Personal Property	Yes	3	\$ 23,695.68		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 237,534.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 7,477.03	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 51,213.66	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			\$ 3,760.54
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 4,872.08
TOTAL		25	\$ 140,995.68	\$ 296,224.69	

## IN RE:

Case No. 12-31880Wilkins, Deward Dow & Wilkins, Lisa MarieChapter 7

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 7,477.03
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 7,477.03</b>

**State the following:**

Average Income (from Schedule I, Line 12)	\$ 3,760.54
Average Expenses (from Schedule J, Line 22)	\$ 4,872.08
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14 )	\$ 4,104.26

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 120,234.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 7,477.03	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 51,213.66
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 171,447.66

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

IN RE:

Case No. 12-31880

Wilkins, Deward Dow & Wilkins, Lisa Marie

Chapter 7

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X** \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Wilkins, Deward Dow & Wilkins, Lisa Marie

Printed Name(s) of Debtor(s)

**X** /s/ Deward Dow Wilkins

Signature of Debtor

4/07/2015

Date

Case No. (if known) 12-31880

**X** /s/ Lisa Marie Wilkins

Signature of Joint Debtor (if any)

4/07/2015

Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

IN RE Wilkins, Deward Dow & Wilkins, Lisa Marie

Case No. 12-31880

Debtor(s)

(If known)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Homestead Located at: 6029 190th Street Milaca, MN 56353 Legal Description: See Exhibit A County of Mille Lacs, State of Minnesota Value Based on 2012 Property Tax Statement		J	117,300.00	237,534.00

**TOTAL 117,300.00**

(Report also on Summary of Schedules)

Exhibit A

02-002-0102  
WARRANTY DEED, Individual(s) to Individual(s)

No delinquent taxes and transfer entered;  
Certificate of Real Estate Value ( ☒ ) filed ( )  
not required.

Certificate of Real Estate Value No. 33568

August 29, 2007  
(Date)  
Philip Thompson  
County Auditor  
by Nisa Djidj  
Deputy

OFFICE OF COUNTY RECORDER  
MILLE LACS COUNTY, MINNESOTA

I HEREBY CERTIFY THAT

344153

THIS INSTRUMENT #

WAS FILED/RECORDED IN THIS OFFICE FOR RECORD

ON THE 29 DAY OF Aug A.D. 20 07

AT 4:10 O'CLOCK P.M.

Jennifer LaDuke, County Recorder

BY Jennifer LaDuke DEPUTY

FEE 4.00 WELL CERT. \_\_\_\_\_

REC'D 8-29-2007 @ 4:10 P m

RETURN TO: North D. American Side House  
400 N. Franklin St #102  
Bloomfield WI 53005

DEED TAX DUE: \$ 699.23

Date: 08/24/2007

FOR VALUABLE CONSIDERATION, Jessica R. Bos fka Jessica R. Dary and Joshua Bos, wife and husband, Grantor, hereby conveys and warrants to, Deward Wilkins and Lisa Wilkins, husband and wife as joint tenants, Grantee, real property in Mille Lacs County, Minnesota, described as follow:

The East 500 feet of the North 435.6 feet of the Northeast Quarter of the Northeast Quarter of Section 2, Township 38, Range 26, Mille Lacs County, Minnesota.

together with all hereditaments and appurtenances belonging thereto, subject to the following exceptions:

Covenants, conditions, restrictions and easement of record, if any.

Check box if Applicable:

☐ The Seller certifies that the seller does not know of any wells on the described real property.

☐ A well disclosure certificate accompanies this document.

☒ I am familiar with the property described in this instrument and I certify that the status and number of wells on the described real property have not changed since the last previously filed well disclosure certificate.

Jess R Bos  
Jessica R. Bos

Joshua Bos  
Joshua Bos

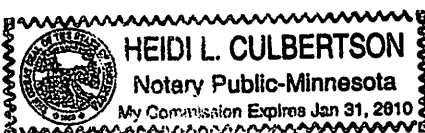
STATE OF Minnesota

COUNTY OF Mille Lacs

SS

MILLE LACS COUNTY  
DEED TAX OF \$ 699.23  
PAID AUGUST 29, 2007  
TREASURER'S RECEIPT NO. 61944

This instrument was acknowledged before me on 22nd day of August, 2007, by Jessica R. Bos fka Jessica R. Dary and Joshua Bos, wife and husband.



[Signature]  
SIGNATURE OF NOTARY PUBLIC OR OTHER OFFICIAL

Check here if part or all of the land is Registered (Torrens) ☐



IN RE Wilkins, Deward Dow & Wilkins, Lisa Marie

Case No. 12-31880

Debtor(s)

(If known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Pre-paid Card</b> <b>Debtor No Longer has this after filing the Chapter 13</b> <b>Wells Fargo</b> <b>Checking Account: 1537</b> <b>Negative Balance</b> <b>Wells Fargo</b> <b>Savings Account</b>	J J J	60.00 0.00 60.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>2006 Dell Computer</b> <b>Household Furnishings and Goods</b>	J J	500.00 9,550.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Pictures \$200</b> <b>DVDS (10) \$10</b> <b>CDs (100) \$50</b> <b>Tx Flag Collectibles \$100</b> <b>Civil War Sword \$100</b>	J	460.00
6. Wearing apparel.		<b>Clothing</b>	J	2,000.00
7. Furs and jewelry.		<b>Wedding Bands \$1000</b>	J	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		<b>Fishing Reel/Rods \$20</b> <b>Guitar \$300</b>	J	320.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term Life Insurance</b> <b>Through Employer</b> <b>Listed for disclosure purposes only, not part of the bankruptcy estate.</b>	H	0.00
10. Annuities. Itemize and name each issue.		<b>Annuity</b> <b>Through Employer</b> <b>Listed for Disclosure purposes only, not part of the bankruptcy estate.</b>	H	115.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Levied Money, held by Wells Fargo</b>	<b>J</b>	<b>1,030.68</b>
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1997 Chevy K1500</b>	<b>J</b>	<b>2,000.00</b>
		<b>Mileage:235,000</b>		
		<b>Market Value</b>		
		<b>Vehicle was sold post Chapter 13 filing \$1000</b>		
		<b>1999 Mazda B2500</b>	<b>H</b>	<b>2,500.00</b>
		<b>Market Value</b>		
		<b>2004 Ford F150</b>	<b>J</b>	<b>0.00</b>
		<b>Vehicle purchased after initial Chapter 13 filing.</b>		

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Boats, motors, and accessories.	X	<b>Loan on vehicle of \$5000</b> <b>Listed for Disclosure purposes only.</b>		
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.			J	1,500.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.				
		1989 Polaris Snowmobile	J	200.00
		1990 Artic Cat Snowmobile	J	200.00
		1999 Cub Cadet Riding Lawn Mower	J	200.00
		Misc Tools	J	2,000.00
<b>TOTAL</b>				<b>23,695.68</b>

IN RE Wilkins, Deward Dow &amp; Wilkins, Lisa Marie

Case No. 12-31880

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. \*

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
Homestead Located at: 6029 190th Street Milaca, MN 56353 Legal Description: See Exhibit A County of Mille Lacs, State of Minnesota Value Based on 2012 Property Tax Statement	11 USC § 522(d)(1)	1.00	117,300.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
Pre-paid Card	11 USC § 522(d)(5)	60.00	60.00
Debtor No Longer has this after filing the Chapter 13			
Wells Fargo Savings Account	11 USC § 522(d)(5)	60.00	60.00
2006 Dell Computer	11 USC § 522(d)(5)	500.00	500.00
Household Furnishings and Goods	11 USC § 522(d)(3)	9,550.00	9,550.00
Pictures \$200	11 USC § 522(d)(5)	460.00	460.00
DVDS (10) \$10			
CDs (100) \$50			
Tx Flag Collectibles \$100			
Civil War Sword \$100			
Clothing	11 USC § 522(d)(3)	2,000.00	2,000.00
Wedding Bands \$1000	11 USC § 522(d)(4)	1,000.00	1,000.00
Fishing Reel/Rods \$20	11 USC § 522(d)(5)	320.00	320.00
Guitar \$300			
Term Life Insurance Through Employer Listed for disclosure purposes only, not part of the bankruptcy estate.	11 USC § 522(d)(7)	100%	0.00
Annuity Through Employer Listed for Disclosure purposes only, not part of the bankruptcy estate.	11 USC § 522(d)(5)	115.00	115.00
Levied Money, held by Wells Fargo	11 USC § 522(d)(5)	1,030.68	1,030.68
1997 Chevy K1500	11 USC § 522(d)(2)	1,000.00	2,000.00
Mileage:235,000	11 USC § 522(d)(5)	1,000.00	
Market Value			
Vehicle was sold post Chapter 13 filing \$1000			
1999 Mazda B2500	11 USC § 522(d)(2)	2,500.00	2,500.00
Market Value			
4 horses, 2 goats, 2 dogs, 10 cats(rescued)	11 USC § 522(d)(5)	1,500.00	1,500.00
1989 Polaris Snowmobile	11 USC § 522(d)(5)	200.00	200.00
1990 Artic Cat Snowmobile	11 USC § 522(d)(5)	200.00	200.00
1999 Cub Cadet Riding Lawn Mower	11 USC § 522(d)(5)	200.00	200.00
Misc Tools	11 USC § 522(d)(5)	2,000.00	2,000.00

\* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Exhibit A

02-002-0102  
WARRANTY DEED, Individual(s) to Individual(s)

No delinquent taxes and transfer entered;  
Certificate of Real Estate Value ( ☒ ) filed ( )  
not required.

Certificate of Real Estate Value No. 33568

August 29, 2007  
(Date)  
Philip Thompson  
County Auditor  
by Nisa Djidj  
Deputy

OFFICE OF COUNTY RECORDER  
MILLE LACS COUNTY, MINNESOTA

I HEREBY CERTIFY THAT

344153

THIS INSTRUMENT #

WAS FILED/RECORDED IN THIS OFFICE FOR RECORD

ON THE 29 DAY OF Aug A.D. 20 07

AT 4:10 O'CLOCK P.M.

Jennifer LaDuke, County Recorder

BY Jennifer LaDuke DEPUTY

FEE 4.00 WELL CERT. \_\_\_\_\_

REC'D 8-29-2007 @ 4:10 P m

RETURN TO: North D. Almonium Side House  
400 N. Grand Ave #102  
Bloomfield WI 53005

DEED TAX DUE: \$ 699.23

Date: 08/24/2007

FOR VALUABLE CONSIDERATION, Jessica R. Bos fka Jessica R. Dary and Joshua Bos, wife and husband, Grantor, hereby conveys and warrants to, Deward Wilkins and Lisa Wilkins, husband and wife as joint tenants, Grantee, real property in Mille Lacs County, Minnesota, described as follow:

The East 500 feet of the North 435.6 feet of the Northeast Quarter of the Northeast Quarter of Section 2, Township 38, Range 26, Mille Lacs County, Minnesota.

together with all hereditaments and appurtenances belonging thereto, subject to the following exceptions:

Covenants, conditions, restrictions and easement of record, if any.

Check box if Applicable:

- ☐ The Seller certifies that the seller does not know of any wells on the described real property.
- ☐ A well disclosure certificate accompanies this document.
- ☒ I am familiar with the property described in this instrument and I certify that the status and number of wells on the described real property have not changed since the last previously filed well disclosure certificate.

Jessica R. Bos

Joshua Bos

STATE OF Minnesota

COUNTY OF Mille Lacs

SS

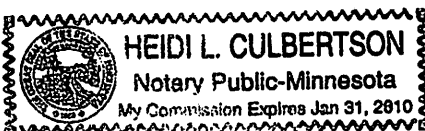
MILLE LACS COUNTY

DEED TAX OF \$ 699.23

PAID AUGUST 29, 2007

TREASURER'S RECEIPT NO. 61944

This instrument was acknowledged before me on 22nd day of August, 2007, by Jessica R. Bos fka Jessica R. Dary and Joshua Bos, wife and husband.



SIGNATURE OF NOTARY PUBLIC OR OTHER OFFICIAL

Check here if part or all of the land is Registered (Torrens) ☐

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor;" include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6048 Seterus Inc 3039 Cornwallis Rd Durham, NC 27709-0154	J	1st Mortgage account opened 8/07  VALUE \$ 117,300.00				237,534.00	120,234.00
ACCOUNT NO. Reiter & Schiller PA 25 Dale St N Saint Paul, MN 55102-2227		Assignee or other notification for: Seterus Inc  VALUE \$					
ACCOUNT NO. Selene Finance 9990 Richmond Ave Ste 400S Houston, TX 77042-8500		Assignee or other notification for: Seterus Inc  VALUE \$					
ACCOUNT NO. Wilford, Geske & Cook 8425 Seasons Pkwy Ste 105 Saint Paul, MN 55125-4393		Assignee or other notification for: Seterus Inc  VALUE \$					

IN RE Wilkins, Deward Dow & Wilkins, Lisa Marie

Case No. 12-31880

Debtor(s)

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Advanced Spine</b> <b>8232 Highway 65 NE Ste 101</b> <b>Minneapolis, MN 55432-2220</b>	<b>H</b>	<b>Medical Bill</b>				<b>298.55</b>
ACCOUNT NO. <b>Como Law Firm P.A.</b> <b>PO Box 130668</b> <b>Saint Paul, MN 55113-0006</b>		<b>Assignee or other notification for:</b> <b>Advanced Spine</b>				
ACCOUNT NO. <b>Associated Skin Care</b> <b>9600 Upland Ln N</b> <b>Maple Grove, MN 55369-4494</b>	<b>H</b>	<b>Medical Bill</b>				<b>676.41</b>
ACCOUNT NO. <b>Como Law Firm P.A.</b> <b>PO Box 130668</b> <b>Saint Paul, MN 55113-0006</b>		<b>Assignee or other notification for:</b> <b>Associated Skin Care</b>				

<u>5</u> continuation sheets attached	Subtotal (Total of this page)	\$ <b>974.96</b>
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Total	\$

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Blue Sky Equine</b> <b>15639 N 17th Dr</b> <b>Phoenix, AZ 85023-3409</b>	<b>J</b>	<b>Unpaid Debt</b>				<b>912.00</b>
ACCOUNT NO. <b>Biorn Corp</b> <b>PO Box 464</b> <b>Rockford, MN 55373-0464</b>		<b>Assignee or other notification for:</b> <b>Blue Sky Equine</b>				
ACCOUNT NO. <b>3902</b> <b>Cach Llc</b> <b>4340 S Monaco St Unit 2</b> <b>Denver, CO 80237-3408</b>	<b>H</b>	<b>Credit Card</b>				<b>597.00</b>
ACCOUNT NO. <b>Metris</b> <b>10900 Wayzata Blvd</b> <b>Hopkins, MN 55305-5602</b>		<b>Assignee or other notification for:</b> <b>Cach Llc</b>				
ACCOUNT NO. <b>Scott Lawery Law Office</b> <b>1422 E 71st St</b> <b>Tulsa, OK 74136-5077</b>		<b>Assignee or other notification for:</b> <b>Cach Llc</b>				
ACCOUNT NO. <b>Cindy Hiller</b> <b>County Road 23 SE</b> <b>Becker, MN</b>	<b>W</b>	<b>Personal Loan</b>				<b>11,000.00</b>
ACCOUNT NO. <b>8683</b> <b>Diversified Adjustment</b> <b>600 Coon Rapids Blvd NW</b> <b>Coon Rapids, MN 55433-5549</b>	<b>H</b>	<b>Open account opened 2/08</b>				<b>1,205.00</b>

Sheet no. 1 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **13,714.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$



**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Connexus Energy</b> <b>14601 Ramsey Blvd NW</b> <b>Anoka, MN 55303-6024</b>		<b>Assignee or other notification for:</b> <b>Diversified Adjustment</b>				
ACCOUNT NO. <b>6462</b> <b>Equable Ascent Financi</b> <b>1120 W Lake Cook Rd</b> <b>Buffalo Grove, IL 60089-1970</b>	<b>W</b>	<b>Open account opened 12/08</b>				<b>1,687.00</b>
ACCOUNT NO. <b>Chase</b> <b>PO Box 94014</b> <b>Palatine, IL 60094-4014</b>		<b>Assignee or other notification for:</b> <b>Equable Ascent Financi</b>				
ACCOUNT NO. <b>Gurstel Chargo</b> <b>6681 Country Club Dr</b> <b>Golden Valley, MN 55427-4601</b>		<b>Assignee or other notification for:</b> <b>Equable Ascent Financi</b>				
ACCOUNT NO. <b>Essentia Health</b> <b>900 Hilligoss Blvd SE</b> <b>Fosston, MN 56542-1542</b>	<b>J</b>	<b>Medical Bills</b>				<b>608.31</b>
ACCOUNT NO. <b>Jc Christensen &amp; Associates</b> <b>PO Box 519</b> <b>Sauk Rapids, MN 56379-0519</b>		<b>Assignee or other notification for:</b> <b>Essentia Health</b>				
ACCOUNT NO. <b>Fairview Health Services</b> <b>PO Box 9372</b> <b>Minneapolis, MN 55440-9372</b>	<b>W</b>	<b>Medical Bills</b>				<b>299.95</b>

Sheet no. 2 of 5 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **2,595.26**

Total  
 (Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  <b>Fairview Northland Hospital</b> <b>911 Northland Dr</b> <b>Princeton, MN 55371-2172</b>	<b>J</b>	<b>Medical Bills</b>				<b>1,070.30</b>
ACCOUNT NO.  <b>Jc Christensen &amp; Associates</b> <b>PO Box 519</b> <b>Sauk Rapids, MN 56379-0519</b>		<b>Assignee or other notification for:</b> <b>Fairview Northland Hospital</b>				
ACCOUNT NO. 2368  <b>Financial Consultants</b> <b>160 3rd Ave W</b> <b>Foley, MN 56329-4534</b>	<b>H</b>	<b>Open account opened 4/08</b>				<b>81.00</b>
ACCOUNT NO.  <b>Jim S Mille Lacs Disposal</b> <b>205 2nd Ave NE</b> <b>Milaca, MN 56353-1601</b>		<b>Assignee or other notification for:</b> <b>Financial Consultants</b>				
ACCOUNT NO.  <b>Health Source</b> <b>4345 Nathan Ln N Ste F</b> <b>Minneapolis, MN 55442-4523</b>	<b>H</b>	<b>Medical Bill</b>				<b>2,661.72</b>
ACCOUNT NO.  <b>IRS</b> <b>Centralized Insolvency</b> <b>PO Box 7346</b> <b>Philadelphia, PA 19101-7346</b>	<b>J</b>	<b>1999 Federal Tax \$10,141.70</b> <b>2003 Federal Tax \$3,223.56</b> <b>2004 Federal Tax \$2,775.70</b> <b>2005 Federal Tax \$693.84</b> <b>2006 Federal Tax \$731.25</b>				<b>17,566.05</b>
ACCOUNT NO.  <b>Johnson Racing Stables</b> <b>18099 110th St</b> <b>Lemmon, SD 57638-6610</b>	<b>J</b>	<b>Unpaid Debt</b>				<b>6,002.00</b>

Sheet no. 3 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **27,381.07**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Wilkins, Deward Dow &amp; Wilkins, Lisa Marie

Case No. 12-31880

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5738 Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281	H	Credit Card-Open account opened 9/11				2,076.00
ACCOUNT NO. Washington Mutual PO Box 660487 Dallas, TX 75266-0487		Assignee or other notification for: Lvnv Funding Llc				
ACCOUNT NO. Gurstel Chargo 6681 Country Club Dr Golden Valley, MN 55427-4601		Assignee or other notification for: Lvnv Funding Llc				
ACCOUNT NO. 8692 Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281	W	Open account opened 2/09				1,073.00
ACCOUNT NO. Marin 3501 Civic Center Dr San Rafael, CA 94903-4112		Assignee or other notification for: Lvnv Funding Llc				
ACCOUNT NO. 2033 Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281	H	Open account opened 1/09				841.00
ACCOUNT NO. Marin 3501 Civic Center Dr San Rafael, CA 94903-4112		Assignee or other notification for: Lvnv Funding Llc				

Sheet no. 4 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ 3,990.00(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)Total  
\$

IN RE Wilkins, Deward Dow & Wilkins, Lisa Marie

Case No. 12-31880

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Mille Lacs Health System</b> <b>200 Elm St N</b> <b>Onamia, MN 56359-7901</b>	<b>J</b>	<b>Medical Bills</b>				<b>172.61</b>
ACCOUNT NO. <b>Colltech Inc</b> <b>PO Box 47095</b> <b>Minneapolis, MN 55447-0095</b>		<b>Assignee or other notification for:</b> <b>Mille Lacs Health System</b>				
ACCOUNT NO. <b>Northern Orthopedics</b> <b>2014 S 6th St</b> <b>Brainerd, MN 56401-4529</b>	<b>J</b>	<b>Medical Bill</b>				<b>311.37</b>
ACCOUNT NO. <b>Mid State Collections</b> <b>605 Vine St</b> <b>Brainerd, MN 56401-4058</b>		<b>Assignee or other notification for:</b> <b>Northern Orthopedics</b>				
ACCOUNT NO. <b>9473</b> <b>Washington Mutual</b> <b>PO Box 660487</b> <b>Dallas, TX 75266-0487</b>	<b>J</b>	<b>Credit Card</b>				<b>2,074.39</b>
ACCOUNT NO. <b>Gurstel Chargo</b> <b>6681 Country Club Dr</b> <b>Golden Valley, MN 55427-4601</b>		<b>Assignee or other notification for:</b> <b>Washington Mutual</b>				
ACCOUNT NO.						

Sheet no. 5 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **2,558.37**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$ **51,213.66**

Debtor(s)

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.  <b>IRS</b> <b>Centralized Insolvency</b> <b>PO Box 7346</b> <b>Philadelphia, PA 19101-7346</b>	<b>J</b>	<b>Secured Back Taxes</b>				<b>7,477.03</b>	<b>7,477.03</b>	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Totals of this page)

\$ **7,477.03** \$ **7,477.03** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$ **7,477.03**

Total

(Use only on last page of the completed Schedule E. If applicable,  
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **7,477.03** \$

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



**Fill in this information to identify your case:**

Debtor 1 **Deward Dow Wilkins**  
First Name Middle Name Last Name

Debtor 2 **Lisa Marie Wilkins**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Minnesota

Case number **12-31880**  
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form 6I**

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

☒ Employed  
☐ Not employed

☒ Employed  
☐ Not employed

**Occupation**

**Shop Supervisor**

**Clerk**

**Employer's name**

**EPG Companies**

**Depot No VIII**

**Employer's address**

**County Road 81**  
Number Street

**235 2nd Ave SW**  
Number Street

**Rogers, MN**

City State ZIP Code

**Milaca, MN 56353-1108**

City State ZIP Code

**How long employed there?** **17 years**

**7 years**

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**2. List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. \$	<b>4,034.40</b>	<b>414.07</b>

**3. Estimate and list monthly overtime pay.**

3. + \$	<b>0.00</b>	<b>0.00</b>
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**4. Calculate gross income.** Add line 2 + line 3.

4. \$	<b>4,034.40</b>	<b>414.07</b>
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Debtor 1

**Deward Dow Wilkins**

First Name

Middle Name

Last Name

Case number (if known) **12-31880**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ <b>4,034.40</b>	\$ <b>414.07</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>467.51</b>	\$ <b>31.68</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>188.74</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: _____	5h. + \$ <b>0.00</b>	+ \$ <b>0.00</b>
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ <b>656.25</b>	\$ <b>31.68</b>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <b>3,378.15</b>	\$ <b>382.39</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify: _____	8h. + \$ <b>0.00</b>	+ \$ <b>0.00</b>
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <b>0.00</b>	\$ <b>0.00</b>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>3,378.15</b>	\$ <b>382.39</b>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ <b>0.00</b>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <b>3,760.54</b>	
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <b>See Continuation Sheet</b>		

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

**Continuation Sheet - Page 1 of 2**

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Spouse has worked at Depot No VIII on and off for about 7 years.**

**Spouse will be off work due to surgery very soon.**

**Fill in this information to identify your case:**

Debtor 1 Deward Dow Wilkins  
First Name Middle Name Last Name

Debtor 2 Lisa Marie Wilkins  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Minnesota

Case number 12-31880  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form 6J**

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Your Household

**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

**Dependent's relationship to Debtor 1 or Debtor 2**

**Dependent's age**

**Does dependent live with you?**

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

☒ No

☐ Yes

**Part 2:** Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

**Your expenses**

4. \$ 1,823.00

**If not included in line 4:**

4a. Real estate taxes	4a. \$ <u>0.00</u>
4b. Property, homeowner's, or renter's insurance	4b. \$ <u>0.00</u>
4c. Home maintenance, repair, and upkeep expenses	4c. \$ <u>100.00</u>
4d. Homeowner's association or condominium dues	4d. \$ <u>0.00</u>

Debtor 1

**Deward Dow Wilkins**

First Name

Middle Name

Last Name

Case number (if known) **12-31880**

	<b>Your expenses</b>
5. <b>Additional mortgage payments for your residence</b> , such as home equity loans	5. \$ <u>0.00</u>
6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>300.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>50.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>100.00</u>
6d. Other. Specify: <u>Cable</u>	6d. \$ <u>100.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>454.08</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>160.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>0.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>200.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>600.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>100.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>20.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>100.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>265.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

Debtor 1

**Deward Dow Wilkins**

First Name

Middle Name

Last Name

Case number (if known) **12-31880**

21. **Other.** Specify: See Schedule Attached

21. **+\$** 500.00

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$** 4,872.08

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$** 3,760.54

23b. Copy your monthly expenses from line 22 above.

23b. **-\$** 4,872.08

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. **\$** -1,111.54

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

**IN RE Wilkins, Deward Dow & Wilkins, Lisa Marie**

Case No. **12-31880**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 1 of 1**

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Other Expenses (DEBTOR)	
<b>Cleaning/Hygiene</b>	<b>100.00</b>
<b>Pet Food/Vet</b>	<b>400.00</b>

IN RE Wilkins, Deward Dow & Wilkins, Lisa Marie

Case No. 12-31880

Debtor(s)

(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 7, 2015 Signature: /s/ Deward Dow Wilkins  
Deward Dow Wilkins

Debtor

Date: April 7, 2015 Signature: /s/ Lisa Marie Wilkins  
Lisa Marie Wilkins

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*



IN RE:

Case No. 12-31880

Wilkins, Deward Dow & Wilkins, Lisa Marie

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
49,785.00	2010 Income from Employment Husband
47,580.00	2011 Income from Employment Husband
10,980.00	2012 YTD Income from Employment Husband
1,816.00	2010 Income from Farming Business
0.00	2011 Income from Farming Business-None
0.00	2012 YTD Income from Farming Business-none
3,600.00	2012 YTD Income from Nanny Business

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Associated Skin Care Spec. vs. Deward Wilkins	Contract	County of Mille Lacs	Judgment
Equable Ascent Financial LLC vs. Lisa Wilkins	Contract	County of Mille Lac	Judgment
LVNV Funding LLC vs. Deward Wilkins	Contract	County of Mille Lacs	Judgment

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE YTD	DESCRIPTION AND VALUE OF PROPERTY
Gurstel Chargo 6681 Country Club Dr Golden Valley, MN 55427-4601		Levied funds being held \$1030.68

### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Debtors' Son	Son	November 2011	Paid for rehearsal dinner for wedding. \$1500

## 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Heller & Thyen, P.A. 606 25th Ave S Ste 110 Saint Cloud, MN 56301-4810	3/7/2012	25.00
DebtorWise Foundation 14 Austin Park Ste 100 Pittsford, NY 14534-2002	3/3/2012	25.00

## 10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

## 11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME		LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Nanny		SS ending in 3444		Nanny	January 2012 to 2014
Farming Business				Farming	2007 to Present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.

#### 20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### 25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **April 7, 2015** Signature /s/ Deward Dow Wilkins  
of Debtor **Deward Dow Wilkins**

Date: **April 7, 2015** Signature /s/ Lisa Marie Wilkins  
of Joint Debtor **Lisa Marie Wilkins**  
(if any)

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Wilkins, Deward Dow & Wilkins, Lisa Marie

Debtor(s)

Case No. 12-31880

Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

\_\_\_\_ continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: April 7, 2015

/s/ Deward Dow Wilkins

Signature of Debtor

/s/ Lisa Marie Wilkins

Signature of Joint Debtor

**Document Page 40 of 47**  
**United States Bankruptcy Court**  
**District of Minnesota**

**IN RE:**Case No. 12-31880**Wilkins, Deward Dow & Wilkins, Lisa Marie**Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **475.00**

Prior to the filing of this statement I have received ..... \$ **475.00**

Balance Due ..... \$ **0.00**

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people or entities sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- (a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- (b) Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- (c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- (d) Representation of the debtor in contested bankruptcy matters; and
- (e) Other services reasonably necessary to represent the debtor(s).

6. Pursuant to Local Rules 1007-1 and 1007-3-1, I have advised the debtor of the requirement of paragraph 9 of the Statement of Financial Affairs of the duty to disclose all payments made, or property transferred, by or on behalf of the debtor to any person, including attorneys, for consultation concerning debt consolidation or reorganization, relief under bankruptcy law, or preparation of a petition in bankruptcy. I have reviewed the debtor's disclosures and they are accurate and complete to the best of my knowledge.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**April 7, 2015**

Date

**/s/ Robert S Thyen**

Signature of Attorney

**Robert S Thyen 032288x**  
**Heller & Thyen, P.A.**  
**606 25th Ave S #110**  
**St. Cloud, MN 56301-4810**



**Fill in this information to identify your case:**

Debtor 1 **Deward Dow Wilkins**  
First Name Middle Name Last Name

Debtor 2 **Lisa Marie Wilkins**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **District of Minnesota**

Case number **12-31880**  
(If known)

**Check one box only as directed in this form and in Form 22A-1Supp:**

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

## Official Form 22A-1

### Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 22A-1Supp) with this form.

**Part 1: Calculate Your Current Monthly Income**

**1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
----------------------	--

- |   |                    |                  |
|---|--------------------|------------------|
| <b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).   | \$ <b>3,727.33</b> | \$ <b>376.93</b> |
| <b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.   | \$ <b>0.00</b>     | \$ <b>0.00</b>   |
| <b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3. | \$ <b>0.00</b>     | \$ <b>0.00</b>   |
| <b>5. Net income from operating a business, profession, or farm</b>   |                    |                  |
| Gross receipts (before all deductions)  | \$ <b>0.00</b>     |                  |
| Ordinary and necessary operating expenses   | — \$ <b>0.00</b>   |                  |
| Net monthly income from a business, profession, or farm   | \$ <b>0.00</b>     | \$ <b>0.00</b>   |
| <b>6. Net income from rental and other real property</b>  |                    |                  |
| Gross receipts (before all deductions)  | \$ <b>0.00</b>     |                  |
| Ordinary and necessary operating expenses   | — \$ <b>0.00</b>   |                  |
| Net monthly income from rental or other real property   | \$ <b>0.00</b>     | \$ <b>0.00</b>   |
| <b>7. Interest, dividends, and royalties</b>  | \$ <b>0.00</b>     | \$ <b>0.00</b>   |

Debtor 1

**Deward Dow Wilkins**

First Name

Middle Name

Last Name

Case number (if known) **12-31880**


Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

**8. Unemployment compensation**

\$ **0.00**

\$ **0.00**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: 

For you ..... \$ **0.00**

For your spouse ..... \$ **0.00**

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$ **0.00**

\$ **0.00**

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. .... \$ .....

\$ .....

\$ .....

10b. .... \$ .....

\$ .....

\$ .....

10c. Total amounts from separate pages, if any.

**+\$ 0.00**

**+\$ 0.00**

**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ **3,727.33**

+

\$ **376.93**

=

\$ **4,104.26**

Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

**12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 ..... Copy line 11 here  12a.

\$ **4,104.26**

Multiply by 12 (the number of months in a year).

**x 12**

12b. The result is your annual income for this part of the form.

12b.

\$ **49,251.12**

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

**Minnesota**

Fill in the number of people in your household.

**2**

Fill in the median family income for your state and size of household. .... 13.

\$ **66,566.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.* Go to Part 3 and fill out Form 22A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.



**/s/ Deward Dow Wilkins**

Signature of Debtor 1



**/s/ Lisa Marie Wilkins**

Signature of Debtor 2

Date **April 7, 2015**

MM / DD / YYYY

Date **April 7, 2015**

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

IN RE:

Case No. 12-31880

Wilkins, Deward Dow & Wilkins, Lisa Marie

Chapter 7

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: April 7, 2015

Signature: /s/ Deward Dow Wilkins  
**Deward Dow Wilkins**

Debtor

Date: April 7, 2015

Signature: /s/ Lisa Marie Wilkins  
**Lisa Marie Wilkins**

Joint Debtor, if any

Advanced Spine  
8232 Highway 65 NE Ste 101  
Minneapolis, MN 55432-2220

Associated Skin Care  
9600 Upland Ln N  
Maple Grove, MN 55369-4494

Biorn Corp  
PO Box 464  
Rockford, MN 55373-0464

Blue Sky Equine  
15639 N 17th Dr  
Phoenix, AZ 85023-3409

Cach Llc  
4340 S Monaco St Unit 2  
Denver, CO 80237-3408

Chase  
PO Box 94014  
Palatine, IL 60094-4014

Colltech Inc  
PO Box 47095  
Minneapolis, MN 55447-0095

Como Law Firm P.A.  
PO Box 130668  
Saint Paul, MN 55113-0006

Connexus Energy  
14601 Ramsey Blvd NW  
Anoka, MN 55303-6024

Diversified Adjustment  
600 Coon Rapids Blvd NW  
Coon Rapids, MN 55433-5549

Equable Ascent Financi  
1120 W Lake Cook Rd  
Buffalo Grove, IL 60089-1970

Essentia Health  
900 Hilligoss Blvd SE  
Fosston, MN 56542-1542

Fairview Health Services  
PO Box 9372  
Minneapolis, MN 55440-9372

Fairview Northland Hospital  
911 Northland Dr  
Princeton, MN 55371-2172

Financial Consultants  
160 3rd Ave W  
Foley, MN 56329-4534

Gurstel Chargo  
6681 Country Club Dr  
Golden Valley, MN 55427-4601

Health Source  
4345 Nathan Ln N Ste F  
Minneapolis, MN 55442-4523

IRS  
Centralized Insolvency  
PO Box 7346  
Philadelphia, PA 19101-7346

Jc Christensen & Associates  
PO Box 519  
Sauk Rapids, MN 56379-0519

Jim S Mille Lacs Disposal  
205 2nd Ave NE  
Milaca, MN 56353-1601

Johnson Racing Stables  
18099 110th St  
Lemmon, SD 57638-6610

Lvnv Funding Llc  
PO Box 740281  
Houston, TX 77274-0281

Marin  
3501 Civic Center Dr  
San Rafael, CA 94903-4112

Metris  
10900 Wayzata Blvd  
Hopkins, MN 55305-5602

Mid State Collections  
605 Vine St  
Brainerd, MN 56401-4058

Mille Lacs Health System  
200 Elm St N  
Onamia, MN 56359-7901

Northern Orthopedics  
2014 S 6th St  
Brainerd, MN 56401-4529

Reiter & Schiller PA  
25 Dale St N  
Saint Paul, MN 55102-2227

Scott Lawery Law Office  
1422 E 71st St  
Tulsa, OK 74136-5077

Selene Finance  
9990 Richmond Ave Ste 400S  
Houston, TX 77042-8500

Seterus Inc  
3039 Cornwallis Rd  
Durham, NC 27709-0154

Washington Mutual  
PO Box 660487  
Dallas, TX 75266-0487

Wilford, Geske & Cook  
8425 Seasons Pkwy Ste 105  
Saint Paul, MN 55125-4393